Case 07-20637 Doc 1 Filed 11/05/07 Entered 11/05/07 16:16:16 Desc Main

Official Form 1 (4/07) Thomson West, Rochester, NY Page 1 of 40 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Tapia, Donna V. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): fka Donna V. Abdelmassih Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 3480 (if more than one, state all) Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 7630 S LaVergne Burbank IL ZIPCODE ZIPCODE 60459 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable Check all applicable boxes: to pay fee except in installments. Rule 1006(b). See Official Form 3A. A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5.001-10,001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50.000 100,000 100,000 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets \boxtimes \$50,000 to \$1 million to \$100,001 to Estimated \$0 to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities X

Case 07-20637 Doc 1 Filed 11/05/07 Entered 11/05/07 16:16:16 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 40 FORM B1, Page 2 Name of Debtor(s) Voluntary Petition (This page must be completed and filed in every case) Donna Tapia All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). Х 11/ 1/2007 /s/ Joseph J. Cardinal Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \times No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

possession was entered, and

period after the filing of the petition.

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Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Donna Tapia
	Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)
proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b) I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	 ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Donna Tapia	- x
Signature of Debtor X Signature of Joint Debtor	(Signature of Foreign Representative)
	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	11/ 1/2007
11/ 1/2007 Date	(Date)
Signature of Attorney X /s/ Joseph J. Cardinal Signature of Attorney for Debtor(s) Joseph J. Cardinal 3126014 Printed Name of Attorney for Debtor(s) Joseph J Cardinal Firm Name 3960 W 95th Street Address	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Floor 2 Evergreen Park IL 60805	Printed Name and title, if any, of Bankruptcy Petition Preparer
708-423-3838 Telephone Number 11/ 1/2007 Date	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
XSignature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Printed Name of Authorized Individual	
Title of Authorized Individual 11/ 1/2007	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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In re <i>Donna Tapia</i>	/ Debtor	Case No	
			(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband- Wife- Joint Community-	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Mobile Home Bridgeview, IL 60455	Community		\$ 3,000.00	\$ 0.00

No continuation sheets attached

3,000.00

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In re <i>Donna Tapia</i>	/ Debtor	Case No.	
		•	(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e	Description and Location of Property	HusbandH WifeW JointJ CommunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand Location: In debtor's possession		\$ 100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		MidAmerica Bank Checking Acct Location: In debtor's possession		\$ 250.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
 Household goods and furnishings, including audio, video, and computer equipment. 		Household goods and furnishings Location: In debtor's possession		\$ 500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Necessary wearing apparel Location: In debtor's possession		\$ 250.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

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In re <i>Donna Tapia</i>	/ Debtor	Case No.	
		•	(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband- Wife- Joint- Community-	W J	in Property Without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	x				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles.		2000 Ford Explorer			\$ 3,000.00
		Location: In debtor's possession			
		Toyota - to be surrendered			\$ 5,000.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				

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In re <i>Donna Tapia</i>	/ Debtor	Case No.	
		•	(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband Wife Joint- Community	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	x				
35. Other personal property of any kind not already listed. Itemize.	X				

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In re	Donna	Tapia	/ Debtor	Case No.	
-		-	_	-	(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	$\hfill\square$ Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	

☐ 11 U.S.C. § 522(b) (2): ☐ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Mobile Home	735 ILCS 5/12-901	\$ 3,000.00	\$ 3,000.00
Cash on hand	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
MidAmerica Bank Checking Acct	735 ILCS 5/12-1001(b)	\$ 250.00	\$ 250.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Necessary wearing apparel	735 ILCS 5/12-1001(a)	\$ 250.00	\$ 250.00
2000 Ford Explorer	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400.00 \$ 600.00	\$ 3,000.00

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Official Form 6D (10/06) West Group, Rochester, NY

ln re Donna Tapia	, Case No.
Debtor(s)	(if know

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Natur of Lien, and Description and Ma Value of Property Subject to Lie HHusband WWife JJoint CCommunity		Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 7068 Creditor # : 1 Toyota Financial Services PO Box 5855 Carol Stream IL 60197		2000 Toyota Solaro Toyota Value: \$ 5,000.00			\$ 6,545.00	\$ 1,545.00
Account No:		Value:				
Account No:		Value:				
No continuation sheets attached	1	1	Subtota (Total of this p Tot (Use only on last p	age) al \$	\$ 6,545.00 \$ 6,545.00 (Report also on Summary of	\$ 1,545.00

Statistical Summary of

Certain Liabilities and Related Data)

Schedules.)

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In re Donna Tapia Case No.

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is

dispu	uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box I	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol a

drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment

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Official Form 6F (10/06) West Group, Rochester, NY

lnre <i>Donna Tapia</i>	, Case	No.
Dobto (a)		

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. HHusband NWife IJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3933 Creditor # : 1 ACC International/Giri M.D. ACC Bldg 919 Estes Court Schaumburg IL 60193-4427		Medical Bills				\$ 0.00
Account No: 5202 Creditor # : 2 AFNI, Inc PO Box 3427 Bloomington IL 61702-3427		Miscellaneous Charges				\$ 447.00
Account No: 9517 Creditor # : 3 Alliance One 1684 Woodlands Drive, Ste 150 Maumee OH 43537		Miscellaneous Charges				\$ 601.00
Account No: 9212 Creditor # : 4 Anita Arora, MD 10660 W 143rd Street, Suite B Orland Park IL 60462		Medical Bills				\$ 10.00
1 continuation sheets attached		1	Sub	tota Tota	•	\$ 1,058.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Donna Tapia	,	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
	_		and Consideration for Claim.		þ		
including Zip Code,	Co-Debtor		If Claim is Subject to Setoff, so State.	Contingent	date	þ	
And Account Number	Ģ	Н	lusband	ıtin	idui	pute	
(See instructions above.)	Ö		Wife oint	Co	I I	Disputed	
Account No: 8212	-	C	Community	-			\$ 2,938.00
Creditor # : 5	\dashv		Miscellaneous Charges				Ψ 2,938.00
Blatt, Hasenmiller, et al			for Portfolio Recovery Associates				
125 S Wacker, Suite 400 Chicago IL 60606			-				
Account No: 9501							\$ 3,426.00
Creditor # : 6	1		Miscellaneous Charges				
CACI/US Bank PO Box 270480							
St Louis MO 63127							
Account No: 0262							\$ 2,909.00
Creditor # : 7			Miscellaneous Charges				
Capital Management Services 726 Exchange Street, Suite 700							
Buffalo NY 14210							
Account No: 6088							\$ 146.00
Creditor # : 8			Miscellaneous Charges				
GC Services/SBC Illinois 6330 Gulfton							
Houston TX 77081							
Account No: 3480							\$ 20,000.00
Creditor # : 9 Joseph Cesario, Atty at Law			Legal Fees				
211 W Chicago, #118							
Hinsdale IL 60521							
Account No:							
	•			•			
Sheet No. 1 of 1 continuation sheets attac	ا احمط	ام م	hadula of				
Sheet No. 1 of 1 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ned 1	iu 50	nedule O	Subt	ota Tota	·	\$ 29,419.00
States and States and Homeronia Country			(Use only on last page of the completed Schedule F. Report also on Summand, if applicable, on the Statistical Summary of Certain Liabilities are	ary of S	ched	ules	\$ 30,477.00

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In re <i>Donna Tapia</i>	/ Debtor	Case No.	
			(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre <i>Donna Tapia</i>	/ Debtor	Case No.	
	_		(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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In re Donna Tapia	Case No.	
Debtor(s)	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SP	POUSE		
Status: Divorced	RELATIONSHIP(S): Daughter Daughter		AGE(S): 7 8		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Staffing Consultant				
Name of Employer	Flexible Staffing Services				
How Long Employed	2 years				
Address of Employer	4008 W 127th Street Alsip IL 60803				
INCOME: (Estimate of average	age or projected monthly income at time case filed)	•	DEBTOR		SPOUSE
Monthly gross wages, sa Estimate Monthly Overtin	lary, and commissions (pro rate if not paid monthly) ne	\$ \$	3,900.00 0.00		0.0 0.0
3. SUBTOTAL 4. LESS PAYROLL DEDUC	TIONS	\$	3,900.00	\$	0.0
a. Payroll Taxes and Sob. Insurancec. Union Duesd. Other (Specify):	cial Security	\$ \$ \$ \$	1,180.00 0.00 0.00 0.00	\$ \$	0.0 0.0 0.0 0.0
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	1,180.00	\$	0.0
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	2,720.00	\$	0.0
8. Income from Real Proper 9. Interest and dividends 10. Alimony, maintenance of dependents listed above.	or support payments payable to the debtor for the debtor's use or that	***	0.00 0.00 0.00 0.00	\$ \$	0.0 0.0 0.0
11. Social Security or gover Specify:12. Pension or retirement ir13. Other monthly income		\$ \$	0.00 0.00		0.0 0.0
Specify:		\$	0.00	\$	0.0
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	<u> </u>	0.0
15. AVERAGE MONTHLY I	,	\$	2,720.00	\$	0.0
	MONTHLY INCOME: (Combine column totals nly one debtor repeat total reported on line 15)		t also on Summary of So tical Summary of Certair		and, if applicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Donna Tapia	, Case No.
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complet	e this	schedule	by	estimating	the	average	or	projected	monthly	expenses	of	the	debtor	and	the	debtor's	family	. Pro rate a	any pay	yments	made
bi-weekly, quar	erly, s	emi-annua	lly, c	or annually t	o sh	ow month	ly r	ate.													

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures laborate separate schedule of expenditures laborate schedule of expenditures laborate schedule.	eled
"Spouse."	

Rent or home mortgage payment (include lot rented for mobile home)	\$	490.00
a. Are real estate taxes included? Yes 🔲 No 🔯	, i	
b. Is property insurance included? Yes 🔲 No 🔯		
2. Utilities: a. Electricity and heating fuel	\$	25.0.00
b. Water and sewer	\$	0.00
c. Telephone	\$	150.00
d. Other	\$	0.00
Other		0.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	550.00
5. Clothing	\$	1.00.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	1.0.0 0.0
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	000
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	74.00
e. Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	•	
a. Auto	\$	26400
b. Other:	\$	0.00
c. Other:	\$	0.00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	s.	0,00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Babysitter	\$	450.00
Other:	\$	Q.0.0
Other:	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	2,853.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
19. Describe any increase or decrease in experiordies reasonably anticipated to occur within the year following the filling of this document.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	2,720.00
b. Average monthly expenses from Line 18 above	\$	2,853.00
		(133.00)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re Donna 1	'apıa	Case Chapt	7
	1	Debtor	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" f they file a case under chapter 7, 11, or 13

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 3,000.00		
B-Personal Property	Yes	3	\$ 9,100.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 6,545.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 30,477.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,720.00
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,853.00
тот	AL	13	\$ 12,100.00	\$ 37,022.00	

UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS**

In re <i>Donna</i>	Tapia		Case No.	
			Chapter 7	
		/ Debtor		
		/ Debioi		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,720.00
Average Expenses (from Schedule J, Line 18)	\$ 2,853.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,900.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,545.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 30,477.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 32,022.00

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In re Donna Tapia	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of correct to the best of my knowledge, information and belief.		sheets, and that they are true and
Date: <u>11/1/2007</u> S	Signature /s/ Donna Tapia	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re: Donna Tapia
fka Donna V. Abdelmassih

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$3900/month Employment

Last Year: \$28,000 Employment - 2006

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made

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within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X	NI/	\sim	
IXI	NI)[Ι⊢

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

STATUS OR DISPOSITION

Dissolution of Marriage,

04 D4 30373

Dissolution of Marriage

Circuit Court of Cook County, IL 2006 Judgment

07 M1 188212 Breach of Contract Circuit Court of pending Cook County, IL

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

⋈ NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Joseph J. Cardinal

Address:

3960 W 95th Street

Floor 2

Evergreen Park, IL 60805

Date of Payment: 11/2007

Payor: Donna Tapia

\$950.00 Attorney Fees

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

Form 7 (4/07) Thomsoftwest, Rochester, N Doc 1 Filed 11/05/07 Entered 11/05/07 16:16:16 Desc Main Document Page 23 of 40 13. Setoffs List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Mar filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are se a joint petition is not filed.) NONE	
14. Property held for another person List all property owned by another person that the debtor holds or controls. NONE	
15. Prior address of debtor If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. NONE	period and
16. Spouses and Former Spouses If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, Nevada, Neuerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debt and of any former spouse who resides or resided with the debtor in the community property state. NONE	
For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites. "Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar under an Environmental Law: a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law: NONE	substances,
b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the govern to which the notice was sent and the date of the notice. NONE	nmental unit

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the n	NDOC 1 Filed 11/05/07 Entered 11/05/07 16:16:16 Desc Main Document Page 24 of 40 mes, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses ed 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.	
NONE □		
b. Identify any business listed in response	o subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.	
NONE		
		_
		_
[If completed by an individual or individual	and spouse]	
. , ,	e read the answers contained in the foregoing statement of financial affairs and	
I declare under penalty of perjury that I have	e read the answers contained in the foregoing statement of financial affairs and	

(if any)

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Official Form 22A (Chapter 7) (4/07)

	According to the calculations required by this statement:
In re Donna V. Tapia	☐ The presumption arises.
Debtor(s)	☐ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1	□ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).

		Part II. CALCULATION OF MONTHLY INCO	OME FOR § 707(b)(7) EXCLUS	ION				
		Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☑ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.						
2	penalty living a	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.						
		Married, not filing jointly, without the declaration of separate househon A ("Debtor's Income") and Column B ("Spouse's Income") f		both				
	d. Lines	Married, filing jointlyComplete both Column A ("Debtor's Income 3-11.	") and Column B ("Spouse's Income") for					
	-	res must reflect average monthly income received from all sources, s prior to filing the bankruptcy case, ending on the last day of the mo		Column A	Column B			
		of monthly income varied during the six months, you must divide the six month total by six, and enter the result on the appropriate line.						
3	Gross	wages, salary, tips, bonuses, overtime, commissions.		\$3,900.00	\$			
4	a and than ze							
	a.	Gross receipts	\$0.00					
	b.	Ordinary and necessary business expenses	\$0.00	\$0.00	\$			
	C.	Business income	Subtract Line b from Line a	ψ0.00	Į Ψ			
	in the	and other real property income. Subtract Line b from Line a appropriate column(s) of Line 5. Do not enter a number less than ze art of the operating expenses entered on Line b as a deduction	ro. Do not include					
5	a.	Gross receipts	\$0.00					
	b.	Ordinary and necessary operating expenses	\$0.00					
	C.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$			
6	Intere	st, dividends, and royalties.		\$0.00	\$			
7	Pensi	on and retirement income.		\$0.00	\$			

Total Current Monthly Income for § 707(b)(7).

completed, enter the amount from Line 11, Column A.

add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been

12

\$3.900.00

Document Page 26 of 40 2 Official Form 22A (Chapter 7) (4/07) - Cont. Any amounts paid by another person or entity, on a regular basis, for the household 8 expenses of the debtor or the debtor's dependents, including child or spousal support. \$0.00 \$ Do not include amounts paid by the debtor's spouse if Column B is completed. Enter the amount in the appropriate column(s) of Line 9. Unemployment compensation. However, if you contend that unemployment compensation recieved by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in 9 Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to Debtor \$0.00 be a benefit under the Social Security Act Spouse \$ \$0.00 \$ Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as 10 a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. 0 0 b. Total and enter on Line 10 \$0.00 \$ Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in 11 Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the \$3,900.00 \$ total(s).

	Dorf III. ADDI ICATION OF \$ 707/b\/7\ EVOLUCION			
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$46,800.00		
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$64.184.00		
	a. Enter debtor's state of residence: ILLINOIS b. Enter debtor's household size: 3	\$64,164.00		
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.			
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.			
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.			

If Column B has been completed,

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

		Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)	
Ī	16	Enter the amount from Line 12.	\$
	17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$
Ī	18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)				
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)				
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$			
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$			

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3 - Cont. Official Form 22A (Chapter 7) (4/07) Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero. 20B IRS Housing and Utilities Standards; mortgage/rental expenses b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$ \$ Net mortgage/rental expense Subtract Line b from Line a. Local Standards: housing and utilities; adjustment. if you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 \$ Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22 □ 1 □ 2 or more. Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This \$ information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ 1 □ 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average 23 Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs, First Car \$ Average Monthly Payment for any debts secured by Vehicle 1, b. \$ \$ as stated in Line 42 Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. C. Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. 24 IRS Transportation Standards, Ownership Costs, Second Car \$ Average Monthly Payment for any debts secured by Vehicle 2, h \$ as stated in Line 42 Net ownership/lease expense for Vehicle 2 C. Subtract Line b from Line a. \$ Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self 25 employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, 26 union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory \$ 401(k) contributions.

Official Form 22A (Chapter 7) (4/07)

- Cont.

Official	roiiii 2	2A (Chapter 7) (4/07) - Co	iii.			
27	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30		Necessary Expenses: childca are - such as baby-sitting, day ca		\$		
31	expen		care. Enter the average monthly amount that you actually re not reimbursed by insurance or paid by a health savings account. insurance or health savings accounts listed in Line 34.	\$		
32	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service such as cell phones, pagers, call waiting, caller id, special long distance, or internet service to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					
33	Total	Expenses Allowed under IRS	Standards. Enter the total of Lines 19 through 32	\$		
		•	: Additional Expense Deductions under § 707(b) clude any expenses that you have listed in Lines 19-32			
	Health Insurance, Disability Insurance and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories.					
	a.	Health Insurance	\$			
34	b.	Disability Insurance	\$			
	C.	Health Savings Account	\$			
			Total: Add Lines a, b and c	\$		
Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. \$				\$		
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$					
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$					
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary					
39	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.					
40		nued charitable contributions. of cash or financial instruments to	Enter the amount that you will continue to contribute in the a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$		
41	Total	Additional Expense Deduction	ns under § 707(b). Enter the total of Lines 34 through 40	\$		

Official Form 22A (Chapter 7) (4/07)

- Cont.

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Subpart C: Deductions for Debt Payment Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 60-Month Average Payment 42 a. \$ b. \$ C. \$ d. \$ e. \$ Total: Add Lines a - e \$ If any of the debts listed in Line 42 are secured by your primary Other payments on secured claims. residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount 43 a. \$ b. \$ C. \$ d. \$ e. \$ Total: Add Lines a - e \$ Payments on priority claims. Enter the total amount of all priority claims (including priority child 44 \$ support and alimony claims), divided by 60. Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. а \$ 45 Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Total: Multiply Lines a and b Average monthly administrative expense of Chapter 13 case \$ \$ 46 **Total Deductions for Debt Payment.** Enter the total of Lines 42 through 45. Subpart D: Total Deductions Allowed under § 707(b)(2) 47 Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION		
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$	

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6 - Cont. Official Form 22A (Chapter 7) (4/07) 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the 51 number 60 and enter the result. \$ Initial presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VII. ☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55). 53 Enter the amount of your total non-priority unsecured debt \$ Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter 54 \$ the result. Secondary presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at 55 the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

PART VII. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. Expense Description Monthly Amount \$ a. \$ b.

\$ C. \$ Total: Add Lines a, b, and c

56

		Part VIII: VERIFICATION	
57	I declare under penalty of both debtors must sign.)	perjury that the information provided in this statement is true and correct.	(If this a joint case,
	Date: 11/1/2007	Signature: /s/ Donna Tapia (Debtor)	
	Date:	Signature:(Joint Debtor, if any)	

Certificate Number: 06531-ILN-CC-002794589

CERTIFICATE OF COUNSELING

I CERTIFY that on November 1, 2007	, at	8:38	o'clock PM CDT,
Donna V Tapia		received f	rom
Allen Credit and Debt Counseling Agency			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit co	ounseling in the
Northern District of Illinois	, aı	individual [or	group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111		
A debt repayment plan was not prepared	If a d	ebt repayment p	lan was prepared, a copy of
the debt repayment plan is attached to this	certificat	e.	
This counseling session was conducted by	telephone		
Date: November 1, 2007	Ву	/s/Sharon Schroe	der
	Name	Sharon Schroede	r
	Title	Credit Counselor	

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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Form 8 (10/05)		Document	r age 32	01 40		
(1003)	Unite	d States				
0	1/1/1	<u> </u>	trict Of	Illinois		
In re <u>Donna</u> Debtor	19 p 19			Case No.		
	•				Chapter	7
CHA	PTER 7 INDIV	DUAL DEBT	OR'S STAT	EMENT OF IN	TENTION	
☐ I have filed a schedule of a ☐ I have filed a schedule of a ☐ I intend to do the followin	executory contracts ar	id unexpired lease	s which includes	personal property sub		d lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
Vehicle	Toyota	×				
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date:			1	oma U.	Tapia	
DECLADA	PION OF MON ATT	ODNEV DANK		ture of Debtor	- 11 N.C. 8 11	
I declare under penalty of period compensation and have provided 110(h), and 342(b); and, (3) if re chargeable by bankruptcy petition debtor or accepting any fee from	ury that: (1) I am a ba d the debtor with a co ales or guidelines hav on preparers, I have g	nkruptcy petition p py of this docume e been promulgate iven the debtor no	oreparer as define nt and the notices d pursuant to 11	and information requ U.S.C. § 110(h) settin	(2) I prepared this ired under 11 U.S. g a maximum fee	document for C. §§ 110(b), for services
Printed or Typed Name of Bank If the bankruptcy petition prepares	rer is not an individud	ıl, state the name,		Security No. (Requiress, and social securi		

Printed If the bo

Address		
x		
Signature of Bankruptcy Petition Preparer	Date	

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE		Chapter 7) Bankruptcy Case No.) (r(s)
		DECLARATION REGARDING ELECTRONIC FILING Signed by Debtor(s) or Corporate Representative To Be Used When Filing over the Internet
PART A.		CLARATION OF PETITIONER Date: 1/-/- 07- completed in all cases.
given m filed per I(we) co States E petition	s), corporate (our) at tition, state on sent to sankrupto I (we) u	and , the undersigned rate officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have torney, including correct social security number(s) and the information provided in the electronically tements, schedules, and if applicable, application to pay filing fee in installments, is true and correct. my(our) attorney sending the petition, statements, schedules, and this DECLARATION to the United by Court. I(we) understand that this DECLARATION must be filed with the Clerk in addition to the understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 707(a) and 105.
B.		checked and applicable only if the petitioner is an individual (or individuals) whose are primarily consumer debts and who has (or have) chosen to file under chapter 7.
	×	I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.
C.		checked and applicable only if the petition is a corporation, partnership, or limited y entity.
		I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.
	Signatur	e: HOMOUTOPOL Signature: (Joint Debtor)

B 203 (12/94)

United States Bankruptcy Court

Northern	District Of Illinois

In re	
DONNA TAPIA,	Case No.
Debtor	Chapter
DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEBTOR
named debtor(s) and that compensa bankruptcy, or agreed to be paid to	Fed. Bankr. P. 2016(b), i certify that I am the attorney for the above- tion paid to me within one year before the filing of the petition in me, for services rendered or to be rendered on behalf of the debtor(s) in with the bankruptcy case is as follows:
For legal services, I have agreed to a	accept\$ <u>750</u>
Prior to the filing of this statement i	have received \$ <u>950</u>
Balance Due	s <u> </u>
2. The source of the compensation pai	d to me was:
Debtor 🗆 o	ther (specify)
3. The source of compensation to be p	aid to me ls:
Debtor 🗆 o	ther (specify)
4. A have not agreed to share the abmembers and associates of my la	ove-disclosed compensation with any other person unless they are aw firm.
	e-disclosed compensation with a other person or persons who are not with a copy of the agreement, together with a list of the names of insation, is attached.
5. In return for the above-disclosed fee case, including:	, I have agreed to render legal service for all aspects of the bankruptcy
 a. Analysis of the debtor's financial to file a petition in bankruptcy; 	situation, and rendering advice to the debtor in determining whether
b. Preparation and filing of any pet	ition, schedules, statements of affairs and plan which may be required;
c. Representation of the debtor at the	he meeting of creditors and confirmation hearing, and any adjourned

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DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

- d. Representation of the debtor in adversary presendings and other contested bankruptcy matters;
- e. [Other provisions as needed]

Representation of the debter in advesory proceedings and other contested bankrupting matters.

6: By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

___/___

A Business of Mice Holy

Name of law firm

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

	North	ern District of	Illinois	
In re	PONNA	TAPIA	Case No.	
	Debtor(s)			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: 100000 Tapia
Date: 1/-/-07

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B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filling a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans, debts incurred to pay nondischargeable taxes, domestic support and property settlement obligations, most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers, and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2 Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations, most student loans, certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury, and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farmor commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security		
Address:	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required		
	by 11 U.S.C. § 110.)		
X			
Signature of Bankruptcy Petition Preparer or officer,			
principal, responsible person, or partner whose Social			
Security number is provided above.			
Certificate o	•		
I (We), the debtor(s), affirm that I (we) have received and re			
DONNA TAPIA	x Donna Tapel -1-07		
Printed Name(s) of Debtor(s)	Signature of Debtor Date		
Case No. (if known)	x		
· · · · · · · · · · · · · · · · · · ·	Signature of Joint Debtor (if any) Date		

Form B 21 Official Form 21 (12/03)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

STATEMENT OF SOCIAL SECURITY NUMBER(S)

DUNNA

I Nan	ne of Debtor (enter Last, First, Middle):	
(Chec	k the appropriate box and, if applicable, provide the required infor	mation.)
図	Debtor Social Security Number is: 340-68-	3480
	Debtor does not have a Social Security Number.	
2.Nan	ne of Joint Debtor (enter Last, First, Middle):	·
(Chec	k the appropriate box and, if applicable, provide the required infor	mation.)
	Joint Debtor Social Security Number is:	
	Joint Debtor does not have a Social Security Number.	
I decl	are under penalty of perjury that the foregoing is true and correct.	
<u>د</u>	Signature of Debtor	11-1-07 Date
x		
	Signature of Joint Debtor	Date

^{*}Joint debtors must Provide information for both spouses.

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.